

Sweepstakes and Lotteries

You have won a large amount of money in the Readers Digest, Publisher's Clearing House, Canadian Lottery or other sweepstakes or lottery. To retrieve your money, all you have to do is wire them money to cover taxes or administrative fees. Sometimes they will even advance the victim a check from the winnings to cover these fees. The victim wires the money, and they never receive their winnings. The advance check is fraudulent so the victim must repay their bank. Remember, legitimate sweepstakes and lotteries never require you pay fees before you receive the winnings. They will take the taxes and administrative costs from the prize money.

Signs that could indicate you are being scammed:

- You are asked to wire money to anyone for any reason!
- When the deal appears too good to be true!
- When you receive a check and are requested to wire monies back to the sender!

Wiring money is a great way to legitimately send money in a different city. However, wiring money can be an unsafe transaction if someone asks you to wire them money. When you wire money, as soon as the recipient picks up the money, it is gone and you have no recourse. No one can help you retrieve your money. Your bank or credit unit will not reimburse you because you voluntarily chose to wire the money. Most of the time, law enforcement cannot help you, because the money is wired out of the United States. Your only hope is that you discover the fraud before the money is picked up. In that case, the wire service must recall the wire transfer so time is of the essence.

The Fresno Police Department is advising the public to be aware of the proliferation of wire scams. Do not wire money unless you know the person, and are sure they are legitimate. Don't hesitate to ask your Financial Institution, Western Union, Money Gram or any other legitimate wire service. They do not want you to be a victim of a scam either. You may also contact the Fresno Police Department Fraud line at 621-6335.

If you have been a victim of a wire scam, it is important to report the offense. Sometimes the offenses do occur within the United States and the case may be investigated. Federal Agencies have also established relationships with some foreign countries to investigate the offenses. Therefore, it's important to report the incident to your local agency and the Federal Trade Commission. For Fresno residents, you can report your crime online at www.fresno.gov/reportcrime.

The Federal Trade Commission works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and provide information to help consumers spot, stop and avoid them. To file an online complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free 1-877-FTC-HELP. To report fraudulent or online transactions with foreign companies use www.econsumer.gov. When the Internet is used to commit the crime, the crime should also be reported to the FBI at www.ic3.gov.